

What is claimed is:

1. A system for redeeming awards in a merchant loyalty program, comprising:

transmitting a signal to one of a plurality of point-of-sale devices, said signal comprising customer identification data;

- 5 transmitting said customer identification data from one of said plurality of point-of-sale devices to a host transaction processing system; and

transmitting loyalty award data from said host transaction processing system to said one of said plurality of point-of-sale devices.2. The system of claim 1, wherein said customer identification data comprises secondary authorization data.

- 10 3. The system of claim 1, wherein said secondary authorization data comprises a personal identification number manually entered at said one of a plurality of point-of-sale devices by a customer.

4. The system of claim 1, wherein said secondary authorization data comprises biometric data from a customer corresponding to said customer identification data.

- 15 5. The system of claim 1, wherein said customer identification data is transmitted by a customer transceiver.

6. The system of claim 1, wherein the step of transmitting said customer identification data further comprises transmitting a merchant identifier.

- 20 7. The system of claim 1, wherein said loyalty award data is used as payment for a transaction.

8. The system of claim 1, wherein said loyalty award data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.

9. The system of claim 1, wherein said loyalty award data authorizes a user associated with the customer identification data to a free product or service from a merchant.

10. The system of claim 1, wherein said merchant loyalty program comprises more than one merchant.

5 11. A system for processing transactions and merchant award program data, comprising:
transmitting a signal to one of a plurality of point-of-sale devices, said signal comprising customer identification data;

transmitting an authorization request from said one of a plurality of point-of-sale devices to a host transaction processing system, said signal comprising said customer identification data,
10 a merchant identifier and transaction data;

determining, from said customer identification data, loyalty award program information that corresponds to said customer identification data, said merchant identifier, or a combination thereof;

transmitting, from said host transaction processing system to said one of a plurality of
15 point-of-sale devices, said loyalty award program information and a response to said authorization request.

12. The system of claim 11, wherein said customer identification data is transmitted by a customer transceiver.

13. The system of claim 11, wherein said customer identification data comprises secondary
20 authorization data.

14. The system of claim 11, wherein said secondary authorization data comprises a personal identification number manually entered at said one of a plurality of point-of-sale devices by a customer.

15. The system of claim 11, wherein said secondary authorization data comprises biometric data from a customer corresponding to said customer identification data.

16. The system of claim 11, wherein said loyalty award data is used as payment for a transaction that corresponds to said transaction data.

5 17. The system of claim 11, wherein said loyalty award data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.

18. The system of claim 17, wherein said product or service corresponds to said transaction data.

10 19. The system of claim 11, wherein said loyalty award data authorizes a user associated with the customer identification data to a free product or service from a merchant.

20. The system of claim 19, wherein said product or service corresponds to said transaction data.

21. A system for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to a point-of-sale

15 device;

transmitting payment information to said point-of-sale device;

associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment information to a host transaction processing system; and

20 storing said associated transmitter identification data and said payment information in said host transaction processing system.

22. The system of claim 21, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof.

23. The system of claim 21, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with
5 said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.

24. A system for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to one of a plurality of point-of-sale devices;

10 transmitting payment information to said one of a plurality of point-of-sale devices;

transmitting said transmitter identification data and said payment information to a host transaction processing system;

assigning a unique customer identifier that corresponds to said transmitter identification data;

15 associating said unique customer identifier, said transmitter identification data and said payment information; and

storing said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

25. The system of claim 24, wherein said payment information corresponds to a credit card,
20 debit card, or bank account, or a combination thereof.

26. The system of claim 24, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.

27. A computer-readable medium containing instructions for redeeming awards in a merchant loyalty program, said instructions comprising computer-implemented steps for:

receiving a signal at one of a plurality of point-of-sale devices, said signal comprising customer identification data;

5 transmitting said customer identification data from one of said plurality of point-of-sale devices to a host transaction processing system; and

transmitting loyalty award data from said host transaction processing system to said one of said plurality of point-of-sale devices.

10 28. The system of claim 27, wherein said customer identification data comprises secondary authorization data.

29. The system of claim 27, wherein said secondary authorization data comprises a personal identification number manually entered at said one of a plurality of point-of-sale devices by a customer.

15 30. The system of claim 27, wherein said secondary authorization data comprises biometric data from a customer corresponding to said customer identification data.

31. The system of claim 27, wherein said customer identification data is transmitted by a customer transceiver.

32. The system of claim 27, wherein the step of transmitting said customer identification data further comprises transmitting a merchant identifier.

20 33. The system of claim 27, wherein said loyalty award data is used as payment for a transaction.

34. The system of claim 27, wherein said loyalty award data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.

35. The system of claim 27, wherein said loyalty award data authorizes a user associated with the customer identification data to a free product or service from a merchant.

5 36. The system of claim 27, wherein said merchant loyalty program comprises more than one merchant.

37. A computer-readable medium containing instructions for processing transactions and merchant award program data, said instructions comprising computer-implemented steps for:

10 receiving a signal at one of a plurality of point-of-sale devices, said signal comprising customer identification data;

transmitting an authorization request from said one of a plurality of point-of-sale devices to a host transaction processing system, said signal comprising said customer identification data, a merchant identifier and transaction data;

15 determining, from said customer identification data, loyalty award program information that corresponds to said customer identification data, said merchant identifier, or a combination thereof; and

transmitting, from said host transaction processing system to said one of a plurality of point-of-sale devices, said loyalty award program information and a response to said authorization request.

20 38. The system of claim 37, wherein said customer identification data is transmitted by a customer transceiver.

39. The system of claim 37, wherein said customer identification data comprises secondary authorization data.

40. The system of claim 37, wherein said secondary authorization data comprises a personal identification number manually entered at said one of a plurality of point-of-sale devices by a customer.

41. The system of claim 37, wherein said secondary authorization data comprises biometric data from a customer corresponding to said customer identification data.

42. The system of claim 37, wherein said loyalty award data is used as payment for a transaction that corresponds to said transaction data.

43. The system of claim 37, wherein said loyalty award data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.

44. The system of claim 43, wherein said product or service corresponds to said transaction data.

45. The system of claim 37, wherein said loyalty award data authorizes a user associated with the customer identification data to a free product or service from a merchant.

46. The system of claim 45, wherein said product or service corresponds to said transaction data.

47. A computer-readable medium containing instructions for enrolling users in a transaction processing program, said instructions comprising computer-implemented steps for:

receiving transmitter identification data from a customer transponder at one of a plurality of point-of-sale devices;

transmitting payment information to said one of a plurality of point-of-sale devices;

associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment information

to a host transaction processing system; and

storing said associated transmitter identification data and said payment information in
said host transaction processing system.

48. The system of claim 47, wherein said payment information corresponds to a credit card,
5 debit card, or bank account, or a combination thereof.

49. The system of claim 47, further comprising transmitting additional customer
information to said host transaction processing system, associating said additional customer
information with said transmitter identification data and said payment information, and storing
said associated additional customer information, transmitter identification data and said payment
10 information.